Case 17-31001 Doc 1 Filed 10/17/17 Entered 10/17/17 10:00:53 Desc Main Document Page 1 of 11 Fill in this information to identify your case: United States Bankruptcy Court for the: Northern District of Illinois Case number (If known): Chapter you are filing under: Chapter 7 Chapter 11 ☐ Chapter 12 Chapter 13 Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Include your married or Middle name maiden names. Last name Last name First name First name Middle name Middle name

 Only the last 4 digits of your Social Security number or federal Last name

Š.	xxx	-	хх	 	
	OR				
	9 xx	_	хх	 	 •

Last name

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			,
GANTONE 91	Andrews (All Private XXXII (1) (10 Private Andrews Andrews Andrews Andrews (Andrews Andrews An	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	<u>EIN</u>
		EIN	EIN
5.	Where you live	and the second s	If Debtor 2 lives at a different address:
		Mumber Street Street Street	Number Street
	•	AURORA IL 6505 State ZIP Code	City State ZIP Code
		County	County
	•	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		Ety State ZIP Code	City State ZIP Code
6.	Why you are choosing	Gheck one:	с не серественный при
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
ransanan	angan penggan apak angan kana kana kana kana angan kana kana	1000 0000 0000 0000 0000 0000 0000 000	

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Part 2: Tell the Court About Your Bankruptcy Case

7.	The chapter of the Bankruptcy Code you are choosing to file under	for Bani	eruptcy (Fo pter 7 pter 11 pter 12	a brief descrip orm 2010)). A	tion of each, see //	Votie	ce Required by 1 age 1 and check t	1 U.S.C. § 342(b) for Individuals Filing he appropriate box.
8.	How you will pay the fee	loca your sub with I ne App X I rec By I: less pay	I court for self, you mitting you a pre-pried to pay lication for the fee in	or more detain may pay with the payment inted address by the fee in or Individuals at my fee bege may, but 10% of the offin installment	ils about how yo th cash, cashier on your behalf, is. installments. If is to Pay The Filities waived (You make is not required to icial poverty lines). If you choose	you you you ng , vo that e th	nay pay. Typical heck, or money attorney may a choose this of the fee in Installment applies to your fee, at applies to your is option, you may be the fee in the fee in Install ment applies to you is option, you may be the fee in Install ment applies to you in the fee in Install ment applies to you may be the fee in Install ment applies to you in the fee in the	leck with the clerk's office in your lly, if you are paying the fee order. If your attorney is pay with a credit card or check potion, sign and attach the ents (Official Form 103A). Ition only if you are filing for Chapter 7, and may do so only if your income is a refamily size and you are unable to nust fill out the Application to Have the with your petition.
		A CHA	<i>3(0) 1 1 11.</i>	nig i ce wai	ved (Official For	111 1	(USB) and me it	with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	No Yes.	District _			en	MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No Ves.					MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	No. Yes.	No. G	landlord obta e? Go to line 12.	Statement About a			and do you want to stay in your Against You (Form 101A) and file it with

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Debtor 1

MARTIN	Document	Page
First Name Middle Name	Last Name	

MAKIIN	LUNR	Case number (if known)
st Name Middle Name	Last Name	

Are you a sole proprietor	No.	Go to Part 4.			
of any full- or part-time business?	Yes	. Name and location of bu	siness		
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or		Name of business, if any		AUDPORTURA MARIA AND AND AND AND AND AND AND AND AND AN	
LLC. If you have more than one		Number Street			
sole proprietorship, use a separate sheet and attach it					
to this petition.		City		State	ZIP Code
		Check the appropriate be	ox to describe your business	:	
		☐ Health Care Busines	s (as defined in 11 U.S.C. §	101(27A))	
		☐ Single Asset Real Es	state (as defined in 11 U.S.C	. § 101(51B))
		☐ Stockbroker (as defin	ned in 11 U.S.C. § 101(53A))	
		Commodity Broker (a	as defined in 11 U.S.C. § 10	1(6))	
		☐ None of the above			
business debtor, see 11 U.S.C. § 101(51D).		the Bankruptcy Code.			or according to the definition in cording to the definition in the
Tt 4: Report if You Own	or Have	Any Hazardous Propo	erty or Any Property Th	at Needs	Immediate Attention
alleged to pose a threat of imminent and	'☐ Yes.	What is the hazard?			
identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is	needed, why is it needed?		
For example, do you own perishable goods, or livestock that must be fed, or a building			W-000-111-27-20-00-11-21-21-21-21-21-21-21-21-21-21-21-21-		
that needs urgent repairs?		Where is the property?	Number Street		
,					
,					

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor	1		ij	Ů,	ß,				÷	٦,	1	्	Ò	å	ं	ì		े	1	Ť,	÷	A	
	Ü	ं	Ţ	Ċ	÷,	X	Ŷ	Ñ		÷	Ö		ò	į	Y)	़े	Ü	H	à	Ċ,	1	٥.	N

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a bri-	efing about
credit counseling because of:	

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am no	t required	to receive	a briefing	about
credit c	nnilazanını	hecause o	rf.	

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Pa	ort 6: Answer These Que	stions for Reporting Purpose:	S							
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."								
	you nave.	No. Go to line 16b. Yes. Go to line 17.								
		16b. Are your debts primarily money for a business or inve	y business debts? Businestment or through the opera	ess debts are det tion of the busine	ots that you incurred to obtain ss or investment.					
		16c. State the type of debts you o	we that are not consumer de	bts or business o	debts.					
	Are you filing under Chapter 7?	ارم ا am not filing under Chap	pter 7. Go to line 18.	a dhaman waxay a dhaman a russa gara suu ahaa ka ka ayaa ah ahaa ahaa ah	remonente en 180 AAR CO-Pitala Endia indicidia Adultus un dicis AAR CO-India Envirola indicina en Compania anno escu					
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapter administrative expenses :	7. Do you estimate that after are paid that funds will be av	r any exempt prop ailable to distribu	perty is excluded and te to unsecured creditors?					
	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000					
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 mil	on [\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion					
	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	on C	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion					
Pa	177. Sign Below									
Fo	ryou	I have examined this petition, and correct.	I declare under penalty of pe	erjury that the info	mation provided is true and					
		If I have chosen to file under Chap of title 11, United States Code. I ur under Chapter 7.	oter 7, I am aware that I may inderstand the relief available	proceed, if eligibl under each chap	e, under Chapter 7, 11,12, or 13 oter, and I choose to proceed					
		If no attorney represents me and I this document, I have obtained and								
		I request relief in accordance with	the chapter of title 11, United	d States Code, sp	ecified in this petition.					
		I understand making a false statem with a bankruptey case can result in 18 U.S.C. §§ 152, 1341, y 519, and	in fines up to \$250,000, or im	obtaining money aprisonment for u	or property by fraud in connection p to 20 years, or both.					
		*// Must	X							
		Signature of Debtor	}	Signature of Deb Executed on	otor 2					

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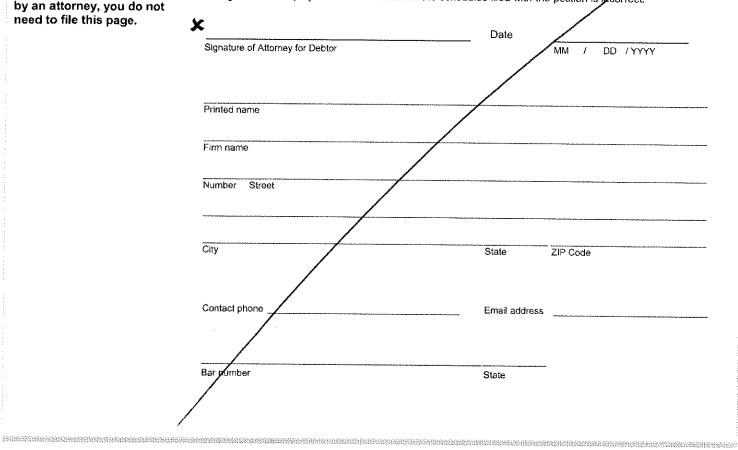
Case number (if known)

Debtor 1

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.



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For you if you are filing this bankruptcy without an attorney

Debtor 1

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious ac consequences?	tion with long-t	erm financial and legal
☐ No ☐/Yes		
are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or impriso	and that if you oned?	r bankruptcy forms are
□, No ✓ Yes		
Did you pay or agree to pay someone who is not an at	torney to help y	ou fill out your bankruptcy forms?
Yes. Name of Person		
Attach Bankruptcy Petition Preparer's Notice, De	claration, and Si	gnature (Official Form 119).
By signing here, I acknowledge that I understand the ri have read and understood this notice, and I am aware attorney may cause the to lose my rights or property if	that filing a ban	kruptcy case without an
Signature/of Debtor 1	Signature of Dr	shitor 2
Signature/of Dieptor 1	Signature of De	ebtor 2
Signature of Deptor 1 Date MM / DD / YYYY	Signature of De	MM / DD / YYYY
Date 106/17		
Date D 6 7	Date	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)	
MARTIN Debtor (s)	LUNA))))	Case No. Chapter

List of Creditors

AFNI, INC (AT3T) PO POL 3427 #237 BLOOMINGTON, IL 61702	
16 MA CITY, 1A 52244	
TOPANCE, CA 90501	3K-
CREDIT ADEPTANCE 10 MV 5070 #8K- COURT #16-5C-000282 COUTHERD MI 48086	

Case 17-31001 Doc 1 Filed 10/17/17 Entered 10/17/17 10:00:53 Desc Main Document Page 10 of 11 Fill in this information to identify your case: Debtor 1 Debtor 2 (Spouse, if filing) First Name Miridle Name Last Name District of United States Bankruptcy Court for the: ___ Check if this is: Case number (If known) An amended filing ☐ A supplement showing postpetition chapter 13 income as of the following date: Official Form 106l MM / DD / YYYY Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** 1. Fill in your employment Debtor 2 or non-filing spouse Debtor 1 information. If you have more than one job, attach a separate page with Employed **Employment status** Employed information about additional ■ Not employed ■ Not employed employers. Include part-time, seasonal, or self-employed work. Occupation Occupation may include student or homemaker, if it applies. Employer's name Employer's address Number ZIP Code How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

Dehtor 1

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			For Debtor 1	http://doi.org/10.00000000000000000000000000000000000	For Debtor 2 or non-filing spouse	
Co	py line 4 here	4.	\$	_	\$	
Lis	t all payroll deductions:					
5	a. Tax, Medicare, and Social Security deductions	5a.	\$		\$	
	Mandatory contributions for retirement plans	5b.	\$		\$	
	Voluntary contributions for retirement plans	5c.	\$	_	\$	
5	d. Required repayments of retirement fund loans	5d.	\$		\$	
	a. Insurance	5e.	\$		\$	
5	. Domestic support obligations	5f.	\$		\$	
5	g. Union dues	5g.	\$		\$	
	n. Other deductions. Specify:	5h.	+ \$		+ \$	
	dd the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	\$		\$	
	alculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$		\$	
Li	st all other income regularly received:					
	Net income from rental property and from operating a business, profession, or farm			···.		
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$		\$	
8	b. Interest and dividends	8b.	\$		\$	
8	 Family support payments that you, a non-filing spouse, or a depende regularly receive 	nt				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$		\$	
8	d. Unemployment compensation	8d.			\$	
8	e. Social Security	8e.	\$		\$	
ξ	if. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistanthat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	ce 8f.	\$		\$	
8	g. Pension or retirement income	8g.	s <u> </u>		\$	
8	8h. Other monthly income. Specify:	8h.	. +\$		+\$	
	add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_ &		\$	
.C	alculate monthly income. Add line 7 + line 9. dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10	s	+	\$	= [s
Ir	tate all other regular contributions to the expenses that you list in Scheooling contributions from an unmarried partner, members of your household, you relatives.	<i>dule</i> your	J. dependents, you	roomi	nates, and other	
D	o not include any amounts already included in lines 2-10 or amounts that are	not a	available to pay e	xpense	es listed in Schedule J.	^
	pecify:				_ 11.	+ \$
. A	dd the amount in the last column of line 10 to the amount in line 11. The	resu	ult is the combined	d mont	hly income. olies 12.	\$
V	rite that amount on the Summary of Your Assets and Liabilities and Certain S	otatis	aucai imormation,	пкар	U1100 2.	Combined
						monthly inc